

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
101 NW M L King Jr Blvd Rm 352
Evansville, IN 47708

B18 (rev 08/2004)

In Re:

Randy R. Conrad

SSN: xxx-xx-3285 EIN: NA

Case Number:

05-73204-BHL-7

Debtor(s)

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 01, 2006

JUDGE BASIL H. LORCH III
U.S. BANKRUPTCY COURT

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0756-3
Case: 05-73204

User: ttruitt
Form ID: bl8

Page 1 of 1
Total Served: 16

Date Rcvd: Mar 01, 2006

The following entities were served by first class mail on Mar 03, 2006.

db	+Randy R. Conrad, 1133 Lodge Avenue, Evansville, IN 47714-2802
6878279	B. P. & Amoco Credit Card, P. O. Box 9014, Des Moines, IA 50368-9014
6878280	Bankcard Services, P. O. Box 15026, Wilmington, DE 19850-5026
6878281	Capital One Bank, P. O. Box 790216, St. Louis, MO 63179-0216
6878282	Citi Cards, P. O. Box 688918, Des Moines, IA 50368-8918
6878283	Citi Financial Services, Inc., 600 E. Diamond Ave., Evansville, IN 47711-3718
6878284	Direct Merchants Bank, Cardmember Services, P. O. Box 21550, Tulsa, OK 74121-1550
6878285	+Fedex Employees Credit Assoc. FCU, 8155 Country Village Dr., Cordova, TN 38016-2030
6878286	Fifth Third Bank, Card Center, P. O. Box 740789, Cincinnati, OH 45274-0789
6878288	HSBC, P. O. Box 81622, Salinas, CA 93912-1622
6878287	Homecomings Financial, P. O. Box 650515, Dallas, TX 75265-0515
6878289	Huntington National Bank, P. O. Box 182519, Columbus, OH 43218-2519
6878290	The Home Depot, P. O. Box 689100, Des Moines, IA 91730
6908298	Vanderburgh County Treasurer, P O Box 77, Evansville IN 47701-0077
6878291	+Wells Fargo Financial, 1480 N. Green River Rd., Evansville, IN 47715-2429
6878292	Wells Fargo Financial Bank, P. O. Box 98751, Las Vegas, NV 89193-8751

The following entities were served by electronic transmission on Mar 02, 2006 and receipt of the transmission was confirmed on:

6878288	EDI: HFC.COM Mar 02 2006 04:41:00	HSBC, P. O. Box 81622, Salinas, CA 93912-1622
6878291	+EDI: WFFC.COM Mar 02 2006 04:41:00	Wells Fargo Financial, 1480 N. Green River Rd., Evansville, IN 47715-2429

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2006

Signature:

